

IN THE CLAIMS:

Cancel claims 7, 11, 12, and 24.

Amend claims 1-6, 9, 10, 14, 15, and 18-23 as set forth below:

1 1. A method for automatically authorizing a remote point of purchase action at a facility which
2 permits such actions, said method comprising the steps of:

3 storing selections of goods and/or services made by an authorized user during a previous
4 transaction;

5 prompting a user with options for selecting goods and/or services during a current transaction
6 at the facility;

7 comparing the options for goods and/or services selected by the user with the user's prestored
8 selections of goods and/or services;

9 requiring the user to answer a security-related question if the options for goods and/or services
10 selected by the user are inconsistent with the user's prestored selections of goods and/or services; and

11 thereafter permitting the current transaction only if the user correctly answers said security-
12 related question.

1 2. The method of claim 1 wherein the step of storing selections comprises generating a user profile
2 of selections of goods and/or services made by the user during the last n transactions.

1 3. The method of claim 1 wherein the step of storing selections comprises storing selections of
2 goods and/or services made by the user at a plurality of facilities.

1 4. The method of claim 1 wherein the step of storing selections comprises storing selections of
2 goods and/or services made by the user while using a credit or debit card.

1 5. The method of claim 1 wherein the step of storing selections comprises storing selections of
2 goods and/or services made by the user while using a plurality of credit or debit cards, wherein each
3 of the credit or debit cards has a different account number.

1 6. The method of claim 1 wherein the step of requiring the user to answer a security-related
2 question is not required if the user's current selections match the prestored selections or are within
3 a desired range of consistency with the prestored selections.

1 9. A method for automatically authorizing a remote point of purchase action with a credit or debit
2 card at facilities which permit such actions, said method comprising the steps of:

3 storing selections of goods and/or services made by an authorized user during the previous *n*
4 transactions with the credit or debit card at the facilities and generating a user profile of goods and/or
5 services in response thereto;

6 prompting a current user with options for goods and/or services during a current transaction with
7 the credit or debit card at one of the facilities;

8 comparing the options for goods and/or services selected by the current user with the user profile
9 of goods and/or services;

10 requiring the current user to answer a security-related question if the options for goods and/or
11 services selected by the current user do not match the user profile of goods and/or services, or are
12 not within a desired range of consistency with the prestored selections of goods and/or services; and
13 then

14 permitting the current transaction only if the current user correctly answers said security-related
15 question.

1 10. The method of claim 9 wherein the step of storing selections comprises storing selections of
2 goods and/or services made by the authorized user while using a plurality of credit or debit cards at
3 various ones of the facilities, wherein each of the credit or debit cards has a different account
4 number.

1 14. A system for automatically authorizing a remote point of purchase action at a facility which
2 permits such actions, comprising:

3 a memory for storing previous selections of goods and/or services made by an authorized user;

4 a user terminal adapted to prompt a user with options for goods and/or services during a
5 transaction at the facility;

6 processor means for comparing options for goods and/or services selected by the user at the user
7 terminal during a current transaction with the previous selections of goods and/or services stored in
8 the memory;

9 control means for requiring the user to answer a security-related question when the options for
10 goods and/or services selected by the user at the user terminal during the current transaction do not
11 match the previous selections of goods and/or services stored in the memory, or are not within a
12 desired range of consistency with the previous selections of goods and/or services, and for thereafter
13 permitting the current transaction only when the user correctly answers said security-related question.

1 15. The system of claim 14 wherein the memory generates a user profile of selections of goods
2 and/or services made by the user during the last n transactions.

1 18. A computer program product, residing on a computer usable medium and having computer
2 usable program means embodied therein, said computer usable program means comprising:

3 means for storing selections of goods and/or services made by an authorized user during a
4 previous transaction;

5 means for prompting a user with options for goods and/or services during a current transaction
6 at the facility;

7 means for comparing options for goods and/or services selected by the user with the prestored
8 selections of goods and/or services;

9 means for requiring the user to answer a security-related question if the options for goods and/or
10 services selected by the user do not match the prestored selections of goods and/or services, or are
11 not within a desired range of consistency with the prestored selections of goods and/or services; and

12 means for permitting the current transaction only if the user correctly answers said security-
13 related question.

1 19. The computer program product of claim 18 wherein the means for storing selections generates
2 a user profile of selections of goods and/or services made by the user during the last n transactions.

1 20. The computer program product of claim 18 wherein the means for storing selections stores
2 selections of goods and/or services made by the user at a plurality of facilities.

1 21. The computer program product of claim 18 wherein the means for storing selections stores
2 selections of goods and/or services made by the user while using a credit or debit card.

1 22. The computer program product of claim 18 wherein the means for storing selections stores
2 selections of goods and/or services made by the user while using a plurality of credit or debit cards,
3 wherein each of the credit or debit cards has a different account number.

1 23. The computer program product of claim 18 wherein the means for requiring the user to answer
2 a security-related question is predicated on the user's current selections of goods and/or services
3 being substantially inconsistent with the prestored selections of goods and/or services.